

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

LYNDA SHAFFER

Debtor(s)

Case No. 19-21756JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2019.
- 2) The plan was confirmed on 06/07/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/18/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/29/2023.
- 6) Number of months from filing or conversion to last payment: 53.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,045.00.
- 10) Amount of unsecured claims discharged without full payment: \$39,519.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$113,661.52
Less amount refunded to debtor	\$2,311.83

NET RECEIPTS: **\$111,349.69**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,101.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,299.78
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$8,400.78**

Attorney fees paid and disclosed by debtor: \$899.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	817.00	965.29	965.29	323.57	0.00
CAPITAL ONE**	Unsecured	49.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CARD SERVICES**	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK**	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
DIAMOND RESORTS FINANCIAL SVC	Unsecured	10,820.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Unsecured	0.00	1,530.58	1,530.58	513.05	0.00
FORD MOTOR CREDIT COMPANY LL	Secured	19,160.00	16,222.00	16,222.00	16,222.00	1,558.57
GS BANK USA	Unsecured	15,977.00	NA	NA	0.00	0.00
GS BANK USA	Unsecured	4,594.00	NA	NA	0.00	0.00
KOHL'S++	Unsecured	0.00	NA	NA	0.00	0.00
LENDING CLUB CORP*	Unsecured	0.00	NA	NA	0.00	0.00
LENDING CLUB CORP*	Unsecured	0.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	0.00	NA	NA	0.00	0.00
NORTHWEST CONSUMER DISCOUNT	Unsecured	0.00	NA	NA	0.00	0.00
OCEAN BEACH CLUB LLC++	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	548.45	548.45	183.84	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	86.00	186.78	186.78	62.61	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,623.00	8,056.11	8,056.11	2,700.41	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	199,674.00	197,599.71	0.00	81,094.80	0.00
QUICKEN LOANS LLC FKA QUICKEN	Unsecured	0.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TARGET	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	218.00	350.48	350.48	117.48	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	514.85	514.85	172.58	0.00
VW CREDIT INC	Unsecured	0.00	NA	NA	0.00	0.00
VW CREDIT INC	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$81,094.80	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,222.00	\$16,222.00	\$1,558.57
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,222.00	\$97,316.80	\$1,558.57
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$12,152.54	\$4,073.54	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,400.78</u>	
Disbursements to Creditors	<u>\$102,948.91</u>	
TOTAL DISBURSEMENTS :		<u>\$111,349.69</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/12/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.